

**Information to identify the case:**

Debtor 1	<u>Richard E. Eschbach Jr.</u>	Social Security number or ITIN	xxx-xx-8923
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-21561-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard E. Eschbach Jr.

9/10/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard E. Eschbach, Jr.  
 Debtor

Case No. 18-21561-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db  
 517577600 +Richard E. Eschbach, Jr., 208 Broad Street, Florence, NJ 08518-1311  
 517577604 +ACI, LLC, 2420 Sweet Home Road Suite 150, Amherst, NY 14228-2244  
 517577604 +Citibank/Best Buy, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517577605 +D&A Services, 1400 E. Touhy Avenue Suite G2, Des Plaines, IL 60018-3338  
 517577607 +Diversified Adjustment Services, PO Box 32145, Fridley, MN 55432-0145  
 517577610 +GC Services Limited Partners, PO Box 3346, Houston, TX 77253-3346  
 517577611 +Lyons, Doughty & Veldhuis, PC, PO Box 1269, Mount Laurel, NJ 08054-7269  
 517577613 +Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943  
 517577622 +The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 21:58:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2018 21:58:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517577601 +EDI: CINGMIDLAND.COM Sep 11 2018 01:53:00 AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104  
 517577602 +EDI: CAPITALONE.COM Sep 11 2018 01:53:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517577603 +E-mail/Text: bankruptcy@cavps.com Sep 10 2018 21:58:57 Cavalry Portfolio, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2322  
 517577606 +EDI: DISCOVER.COM Sep 11 2018 01:53:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
 517577608 +E-mail/Text: bknotice@ercbpo.com Sep 10 2018 21:58:55 ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 517577609 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 10 2018 21:58:59 Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803  
 517577612 E-mail/Text: camanagement@mtb.com Sep 10 2018 21:58:50 M&T Credit Services, Legal Document Processing, 1100 Wherle Dr, Williamsville, NY 14221  
 517577614 EDI: PRA.COM Sep 11 2018 01:53:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
 517577617 +EDI: RMSC.COM Sep 11 2018 01:53:00 Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
 517577623 +EDI: VERIZONCOMB.COM Sep 11 2018 01:53:00 Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517577615\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541)  
 517577616\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541)  
 517577618\* +Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
 517577619\* +Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
 517577620\* +Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
 517577621\* +Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Sep 10, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep  
iqsystems.com  
Lee Martin Perlman on behalf of Debtor Richard E. Eschbach, Jr. ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Fifth Third Bank rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4